

NCAL BANCORP

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2925406	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$383	\$378	-1.3%	
Loans	\$245	\$235	-4.3%	
Construction & development	\$10	\$10	4.7%	
Closed-end 1-4 family residential	\$9	\$8	-7.5%	
Home equity	\$18	\$17	-7.1%	
Credit card	\$0	\$0		
Other consumer	\$4	\$2	-46.4%	
Commercial & Industrial	\$64	\$53	-17.1%	
Commercial real estate	\$135	\$135	-0.7%	
Unused commitments	\$47	\$39	-16.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$9	\$4	-55.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$4	\$6	40.1%	
Cash & balances due	\$76	\$105	38.5%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$357	\$355	-0.5%	
Deposits	\$352	\$351	-0.1%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$26	\$23	-12.5%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.9%	6.1%	--	
Tier 1 risk based capital ratio	10.5%	9.4%	--	
Total risk based capital ratio	11.7%	10.7%	--	
Return on equity ¹	-88.1%	-17.7%	--	
Return on assets ¹	-6.8%	-1.1%	--	
Net interest margin ¹	4.4%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	116.6%	57.9%	--	
Loss provision to net charge-offs (qtr)	71.4%	31.8%	--	
Net charge-offs to average loans and leases ¹	5.1%	6.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.4%	0.0%
Closed-end 1-4 family residential	0.6%	8.0%	1.1%	0.3%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	1.6%	16.4%	0.2%	0.1%
Commercial & Industrial	0.9%	6.5%	4.5%	7.2%
Commercial real estate	4.3%	3.9%	0.2%	0.0%
Total loans	2.7%	4.1%	1.4%	1.7%